



The Pensioner: In the Moment

Welcome to the digital MPERS newsletter! *The Pensioner: In the Moment* contains news, updates, and important information for retirees of the Missouri Department of Transportation, the Missouri State Highway Patrol, and MPERS.

Will AI Rule the World One Day?



Hopefully not. But it may not be out of the realm of possibility considering the rapid progression of AI in today's society.

What is AI? AI is the acronym for artificial intelligence and consists of computer systems that can learn from data and perform tasks that usually need human intelligence. There are two main types of AI: narrow AI and general AI.

Narrow AI is what we have today. It is designed to perform a specific task very well, but it can't really do anything else. It uses algorithms to learn from data it is fed in order to perform those specific tasks.

Do you use Siri or Alexa as a personal assistant? Have you heard of Tesla's self-driving cars? If you have a smartphone, do you use facial recognition to unlock it? All are examples of narrow AI that have integrated into our lives.

General AI is like the stuff you see in movies, for example, the 2004 movie *I, Robot*. This is an example of AI that could understand, learn, reason, have desires and dreams, and understand emotions. This level of AI hasn't been created...yet.



The news media has certainly been covering AI more frequently as of late. Why is this? Seeing used to mean believing, but now with the emergence of more sophisticated AI technology, you can't rely on what your eyes see to lead you to the truth.

Pictures, voice recordings, and videos of high-profile politicians and celebrities saying questionable things, wearing questionable clothes, and being in questionable situations have grabbed our attention. In February 2023, a video circulated of President Biden seemingly invoking the Selective Service Act. It turns out that it was a type of video that is known as a "deepfake." Deepfakes can be videos, voice recordings, and even photographs that are completely fake, yet appear to be authentic.

Below, journalist Palki Sharma with Firstpost does an excellent job explaining deepfakes and how this type of AI technology could be very dangerous.



[Additionally, check out this PBS clip explaining how deepfakes are increasingly concerning.](#)

How might this apply to you? Knowledge is power. As a retiree, AI can have positive, and negative, impacts on your life.

Positive impacts may be

1. **Healthcare advances** – AI can help diagnose and manage health conditions.
2. **Personal assistance** – Virtual assistants like Siri and Alexa can help with everyday tasks such as making calls, answering questions, and setting reminders.
3. **Medication management** – AI-powered apps can remind you to take your medications, track your health metrics, and alert you or your caregiver if anything seems wrong.
4. **Smart-home technology** – AI-driven smart home devices can help control your lights, thermostat, appliances, gadgets, and even detect falls or emergencies.
5. **Social interaction** – AI can facilitate social connection via video calling platforms, social media algorithms, and online communities.

Negative impacts may be

1. **Digital learning curve** – Learning AI-powered devices and apps may be a little frustrating, but there are resources to help you become more tech savvy.
2. **Privacy concerns** – AI usually involves sharing personal data. Be sure to understand how your data will be used and take necessary steps to protect your privacy online.
3. **Isolation** – Overreliance on AI for all social interactions may lead to feelings of isolation.
4. **Navigating information** – As mentioned above, AI can generate misinformation and deepfake news. Thinking critically and verifying information is important...especially online.



As with most things, artificial intelligence is great when used for good; however, when it is used with bad intentions, you must be vigilant in protecting yourself and your loved ones.

New Hands Free Law in Effect

The Siddens Bening hands free law took effect on Monday, August 28, 2023. Under this law, drivers are prohibited from:

- physically holding or supporting a cell phone with any part of their body
- manually typing, writing, sending or reading text-based messages
- recording, posting, sending, or broadcasting video including video calls and social media posts
- watching a video or movie

Remember: buckle up, phone down.

To learn more about this law, [click here](#).

**Phone Down
It's the Law**

EFFECTIVE AUGUST 28, 2023

Per Senate Bill 398, all drivers on Missouri roadways shall not:

- 1 Hold or support a cell phone or other wireless device while driving. Drivers can use Bluetooth or voice-activated features while driving.*
- 2 Manually type, write, send, or read any text-based communication on an electronic communication device.
- 3 Watch, record, post, send, or broadcast a video or movie.

*Features include GPS and other hands-free apps



Penalties

1st Conviction
Up to \$150 fine

2nd Conviction
Up to \$250 fine

3rd Conviction
Up to \$500 fine

Drivers can face criminal charges for crashes that result in property damage, injury, or death.

Drivers can still report a crime, medical emergency, or traffic crash.

SEPTEMBER

Upcoming Events

- 4 - Labor Day, office closed
- 15 - Deadline to submit direct deposit and/or tax withholding changes [Complete changes here](#)
- 21 - Board of Trustees' Meeting
- 29 - Payday for benefit recipients



We value your feedback!
What would you like to see in ***The Pensioner: In the Moment?***
Send comments and suggestions to Julie.West@mpers.org.